



VISIBILITY EFFICIENCY CONTROL

A GUIDE TO





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WELCOME TO PORTUS.

Thanks for taking time out to find out about Portus, the wrap platform powered by Irish Life. Make up your own mind, but we think Portus is transformative technology. The kind that genuinely changes things.

Irish Life developed Portus with advisers, for advisers – to help build sustainable and profitable businesses with the best interests of clients at heart.

Portus offers visibility, efficiency and control. It lays out the big picture for each client in a single place, cuts through paperwork like a knife through butter and helps you deliver excellent planning in a repeatable, scalable and controlled way.

Committing to a wrap platform is a big decision. If you want to realise maximum benefit, it means changes to your business. Irish Life understands how daunting that can be. We will support you. Partnership is an easy thing to say and a hard thing to do – but we will absolutely be partners as we go through this transition and beyond.

When you commit to Portus, Irish Life commits to you. We offer you a wide range of tools, services and integrations and we are an expert ear and consultant on developing your business.

We're in it for the long term too. We have deep financial pockets and Portus is right at the centre of our strategy.

You pay absolutely nothing for Portus and it needn't add to your clients' costs either. Read on to find out more and if you'd like a demo please speak to your usual Irish Life contact.



Tony Lawless
Director – Brokerage
Irish Life



**TRANSFORMATIVE
TECHNOLOGY.
FOR THE FORWARD
THINKING ADVISER.**



WHY ARE WE TALKING ABOUT PORTUS?

We all know the challenges advisers face in building a sustainable and profitable business. In particular, over-reliance on initial commission can lead to a cycle of feast and famine, making it difficult to build embedded value.

CLIENTS AT THE HEART

It's likely that your best clients are repeat clients. Clients who come back to you because they can see clearly that you have their interests at heart and provide a good, value added service. Clients who look to you as their trusted financial guide.

LONG TERM SUSTAINABILITY

What if we could help you build a firm that is based on repeat business? A firm engineered to support long term relationships and which will help you generate a predictable, reliable income stream. This could help increase the embedded value of your business, breaking you out of the cycle of feast and famine.

OUR INTERESTS ARE ALIGNED

It's in our interests as much as yours to have a sustainable and profitable Irish financial planning sector. That's why we've invested time and money in working with advisers to develop Portus. And why we'll keep doing so in the future.

MORE THAN JUST TECHNOLOGY

It's not just about process and technology. Potentially, it's about re-engineering your business. We want to be clear on that. Moving to a model based on steadier, longer-term income, is inevitably going to present some cultural and financial challenges.

"Portus is a technology specifically designed to help you build a business characterised by long term sustainability, with profitable and ongoing client relationships right at the heart."

COMMISSION TRANSITION SUPPORT

Most advisers know that the cycle of taking initial commission and moving clients around to regenerate income is a busted flush. Most would like to move to something more sustainable. But in many cases, the shock to the system for a business can be simply too great.

Irish Life can help. When you commit to Portus, we can set up commission profiles, which gradually move you to an ongoing income. If this means we need to dip into our pocket, we're fine with that. Because independence beats dependence, every time.

IN SUMMARY

We're talking about Portus because we think it's transformative technology for advisers who want to build a more sustainable and profitable business.

Now let's take a closer look.

VISIBILITY. EFFICIENCY. CONTROL.

The image shows a hand holding a smartphone. The screen displays a financial application interface. At the top, there's a header with "Alan O'Neill" and "Mr Alan O'Neill" followed by an address: "14 St. John's Avenue, Blackrock, Co. Dublin, alan@email.ie". Below this are tabs for "Literature", "Funds", "Admin", and "..." (partially visible). A "Show Filters" button and filter dropdowns for "Asset Types: 1 of 1" and "Plan Types: 4 of 4" are also present. The main content area features a pie chart showing asset distribution across Asset Class, Regions, and Performance. The pie chart segments are: Equities (42.95%), Structured (16.99%), Property (16.11%), Cash (11.12%), Fixed Interest (9.35%), Commodities (2.98%), and Alternatives (0.51%). To the right of the pie chart is a table of portfolio details:

Asset Type	Percentage	Value
Equities	42.95%	€2,233,888.09
Structured	16.99%	€883,463.69
Property	16.11%	€837,660.01
Cash	11.12%	€578,567.74
Fixed Interest	9.35%	€468,137.59
Commodities	2.98%	€154,930.26
Alternatives	0.51%	€26,309.39
		€5,182,956.77

Below the table, there's a section titled "Client's attitude" with a "Medium" rating (scale 1-2), "Portfolio volatility" with a "Medium" rating (scale 1-6), and a note "Percentage of portfolio analysed: 100%". At the bottom left, there are download links for "Excel", "PDF", and "Word".

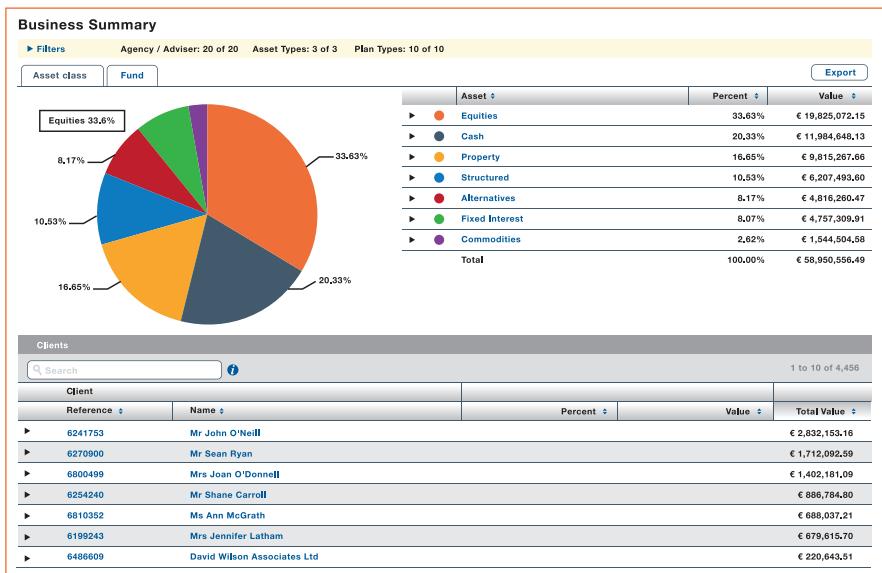
WHAT IS PORTUS, AND WHAT DOES IT DO?

Portus gives you the ability to manage all your client assets in one place. It gives you and your clients visibility, efficiency and control.

VISIBILITY

In a single place, you can view the make-up and current value of your client's investment portfolio. This includes all of the Irish Life products they hold and any other products elsewhere. This is done through the unique external asset facility on Portus that lets you then see everything for the client in one single place.

The online experience which you can open up to your clients is backed by a comprehensive and flexible reporting module. This lets you put together impactful reports in little more than a few clicks. No need to wade through piles of paperwork.



EFFICIENCY

By now, the potential is probably obvious. But Portus offers efficiencies in other ways too. Through Portus you can design and manage your own centralised investment proposition. This ranges from fully bespoke model portfolios, to your choice from a range of carefully constructed standard models.

CONTROL

You can slice and dice client data in many different ways to analyse how their assets and your business are performing. And with data at your fingertips, you can react quickly to market events – providing a more responsive service to clients.

Turn the page now to see how Portus achieves all this.



**HEAVYWEIGHT
SUPPORT.
EVERY STEP
OF THE WAY.**

WHAT MAKES PORTUS A GOOD CHOICE?

Portus is backed by the strength, experience and commitment of Irish Life. When you commit to Portus, Irish Life commits to you. We'll work with you to make sure Portus delivers maximum benefit for your business and your clients.

SUPPORT FOR YOUR BUSINESS

You know your business better than anyone. That's always the starting point for any conversation with us about committing to Portus. You stay in control.

All that said, we'll:

- configure and set up the system to meet your needs;
- design the right implementation and training plan for your team;
- provide consultancy and support on an ongoing basis.

Let's take a closer look at what's involved in getting Portus up and running.

A STRONG PARTNERSHIP

A strong foundation is crucial. That's why we invest heavily in making sure Portus is set up in the right way for you.

When we start talking to you, we'll be challenging. Sometimes now isn't the right time. But if it is right, we'll introduce you to your Onboarding team.

Your onboarding team are your best friends as you get going on Portus. They know the system. They can bespoke it so it reflects your brand and logo. They'll get your investment proposition set up, and train your people. And in conjunction with your Portus Business Development Manager, they'll create an asset transition plan with you.

We're not doing this by halves. That's what a strong partnership means to us.

But what does it mean to you?



AT A GLANCE

WITH YOU ALL THE WAY

You already know Irish Life offers you great service. To that we now add new capabilities. Dedicated sales teams. Unparalleled implementation support. Project management and business transition assistance. Technical help for the platform itself. And Irish Life's famous ongoing service. The perfect mix of trusted and new.

HERE FOR THE LONG TERM

A platform commitment is for the long term. That's why we'll help you develop your client value proposition, and transition to a more sustainable model. We think only Irish Life has the scale and resources to do this.

IT JUST WORKS

The best technology just works – you don't need to engage with the guts of it. Using experience from the UK and elsewhere, and the input of adviser firms right here in Ireland, our team has built a technology solution for advisers that just works.

ALL THE ANGLES – COVERED

Portus brings you a governed, coherent investment proposition. With a wide range of funds selected with Morningstar OBSR, the ability to create bespoke portfolios and a full range of products, we think it's the most powerful proposition available in Ireland today.

TOTAL TRANSPARENCY

We provide you and your clients with the best service at the most attractive price we can. With total transparency and low costs (including special fund deals), Portus marries the two perfectly.

ALL IN ONE PLACE

Sounds basic, but don't underestimate the power of being able to see all a client's investments in one place. This is just as powerful for the client as the adviser. You can even pull in investments held elsewhere. And reporting for your business and client review packs is just as powerful.

“THE PERFECT MIX OF TRUSTED AND NEW.”

THE PORTUS INVESTMENT HUB

RIGHT INVESTMENTS.

RIGHT PLACE.

RIGHT TIME.

THAT'S WHAT INVESTING THROUGH
PORTUS IS ALL ABOUT.

Because plans and products mean nothing if you can't match your investment strategy to your client's goals.

Portfolios are the bedrock on which Portus is built.

There are three main approaches to choose from:

1. BESPOKE PORTFOLIOS

Where an adviser is committing significant client assets to Portus, we may agree to build a non-standard series of portfolios. This is unique in the Irish market.

2. MULTI-ASSET PORTFOLIOS (MAPS)

You can access Irish Life Investment Management's Multi Asset Portfolios (MAPS), which offer a ready-built, risk-controlled set of strategies offered by an award winning asset manager. These portfolios are rebalanced quarterly to bring asset allocations back in line and ensure volatility control.

3. BUILD YOUR OWN

You can build any number of portfolios and offer these to your clients. You can also rest easy – unlike with other platforms – knowing there are no additional switching or trading charges on Portus, except in the Self Invested Fund.



CHOICE – JUST THE RIGHT AMOUNT

Before we can build portfolios, we need to know what raw materials we have to work with. Some platforms try to offer the world of investments on a plate. The thing is, that has to be a pretty big plate.

CORE RANGE

Our Core range is designed to cover all key sectors. You'll find about 50 funds in the Core range. We have been able to achieve particularly advantageous rates on these funds. The Core range is created for us by the leading and independent fund rating giant 



VERITAS ASSET MANAGEMENT
REAL RETURN INVESTING



J.P.Morgan
Asset Management

Morgan Stanley

DODGE & COX®
WORLDWIDE FUNDS



PIMCO

BLACKROCK

Henderson
GLOBAL INVESTORS



GMO
North America | Europe | Asia-Pacific

M Man | gfo.

Setanta
ASSET MANAGEMENT



KAMES
CAPITAL

FRANKLIN TEMPLETON
INVESTMENTS

So there we have just a flavour of the Portus Investment Hub. How it can reduce costs and risk. And how it can free you up to concentrate on financial planning, while keeping you in control. We think no other platform in Ireland comes anywhere close.

This is just a snapshot. Have a read of the Portus Investment Hub guide for more detail.



NO COST CATCHES.

HOW MUCH DOES PORTUS COST?

For advisers, there are no licence fees or other ongoing costs for Portus. For your clients the costs are no more than investing in any other diversified way, and can be a lot less when you remove the complexity of holding different investments in different places.

The charge for Portus is 0.45% a year. This includes the following:

- **client access to view their portfolio online at any time**
- **all product fees**
- **all dealing and policy administration**
- **adviser support, configuration and implementation**

On top of this, your client pays for investment – with funds available from just 0.1% – and your adviser charges. A full list of funds and charges is available.

Portus has no transactional charges and no hidden charges. We make it easy for both you and your client to understand the total cost of investing, because understanding is the raw material from which stronger relationships are made.

ADVISER CHARGING

All over the world, platforms have been an engine of change for advisers who want to move to a transparent, sustainable way of charging for advice.

Usually, moving to a platform model means an immediate move to explicit fees or adviser charges. Portus is different. It allows you to transition gradually. We'll work with you to design a structure which satisfies both your short and long term business needs.



**Portus is part of Irish Life,
Ireland's leading long-term life
and pensions provider.**

**Established in 1939, Irish Life now
looks after pensions, investment
and life insurance for over 1
million people. Irish Life's in house
investment managers – ILIM and
Setanta now manage over €50
billion of assets in total.**

**Irish Life is part of the Great-West
Lifeco group of companies,
one of the world's leading life
assurance organisations.**

**Founded more than a century
ago in Winnipeg, Canada,
Great-West Lifeco and its
subsidiaries, including The
Great-West Life Assurance
Company, have a record for
financial strength, earnings
stability and consistently high
ratings from the independent
rating agencies. The Great-West
Life Assurance Company has an
AA rating for insurer financial
strength from Standard & Poor's.**

NEXT STEPS

The first step is to find out more about Portus.

Speak to your usual Irish Life contact to arrange a demo of the system.

We think that's crucial. Because nothing we write in a brochure is a substitute for seeing what Portus can do in practice.

We can also have that all important honest conversation about whether Portus is a good fit for your business, and what you want to achieve with it in the longer term.

Throughout this brochure, you'll have noticed we use the word 'partnership'. As we said at the start, this is easy to talk about, and hard to do. We hope you've seen enough to convince you that we are completely serious about our use of the word.

We think Irish Life is the perfect partner for your business if you are considering platforms and transitioning to the new model of financial planning. We're sure you'll think so too once you've put us to the test.

PORTUS

- **transformative technology for the forward thinking adviser**
- **visibility, efficiency, control**
- **heavyweight support, every step of the way**
- **no cost catches**

Arrange your demo today.

CONTACT DETAILS

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Irish Life Assurance plc is regulated by the Central Bank of Ireland.
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